

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF MISSISSIPPI

IN RE: KARENA WILLIAMS, DEBTOR

CASE NO.: 19-12909

**DECLARATION IN SUPPORT OF MOTION TO EXTEND
THE AUTOMATIC STAY PURSUANT TO 11 U.S.C. §362(c)(3)**

The Debtor, in support of the Motion to Extend the Automatic Stay, states as follows:

1. I have personal knowledge of the facts listed in the foregoing situation.
2. I am over the age of 18, of sound mind, am capable of making this Declaration, and am fully competent to testify to the matters stated herein.
3. Debtor filed this bankruptcy petition on July 23, 2019.
4. Debtor, Karena Williams previously filed bankruptcy, case number 17-11718, under Chapter 13 on May 10, 2017 and that case was dismissed on July 12, 2019.
5. I have had no other pending bankruptcy cases in the preceding one-year period.
6. I have not had any prior cases dismissed in the past year for any of the following reasons:
 - a. failure to provide adequate protection as ordered by the court; or,
 - b. failure to perform the terms of a plan confirmed by the Court.
7. I have had a substantial change in my financial or personal affairs since the dismissal of the last case, and I believe that this case will:
 - a. result in a confirmed plan to be fully performed.
8. The changes are as follows:
 - a. My, Karena Williams', prior bankruptcy was dismissed due to failure to make payments. I fell behind in my payments because I was separated

from my husband and out of work over the summer. I return to work in August and will be receiving a raise in my income so that I can afford to make my payment.

9. I declare under penalty of perjury that the foregoing is true and correct.

Executed on: 7/23/19

Hareem Usdin
Debtor